

UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF PENNSYLVANIA

In re: BARRY L. SURRAN § Case No. R:13-bk-16128  
CYNTHIA A. SURRAN §  
§  
Debtor(s) §

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

WILLIAM C. MILLER, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The Trustee declares as follows:

- 1) The case was filed on 07/12/2013.
- 2) The plan was confirmed on 01/09/2014.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C § 1329 on NA.
- 4) The Trustee filed action to remedy default by the debtor(s) in performance under the plan on 11/05/2013, 12/05/2013.
- 5) The case was completed on 07/23/2018.
- 6) Number of months from filing or conversion to last payment: 60.
- 7) Number of months case was pending: 64.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$19,768.06.
- 10) Amount of unsecured claims discharged without full payment: \$112,885.70.
- 11) All checks distributed by the Trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor(s)	\$ 81,117.40
Less amount refunded to debtor(s)	\$ 25.00
<b>NET RECEIPTS</b>	<b>\$ 81,092.40</b>

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$ 2,001.00
Court Costs	\$ 0.00
Trustee Expenses & Compensation	\$ 6,860.60
Other	\$ 0.00
<b>TOTAL EXPENSES OF ADMINISTRATION</b>	<b>\$ 8,861.60</b>
Attorney fees paid and disclosed by debtor(s):	\$ 682.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Interest Paid
ASSET ACCEPTANCE	Uns	0.00	38,029.68	38,029.68	678.51	0.00
VATIV RECOVERY SOLUTIONS LLC	Uns	0.00	276.37	276.37	4.93	0.00
WELLS FARGO FINANCIAL	Sec	10,078.42	10,478.79	0.00	0.00	0.00
WELLS FARGO FINANCIAL NB NA	Uns	2,751.00	2,751.88	2,751.88	49.10	0.00
DEPARTMENT STORE NALT BK	Uns	1,682.44	1,682.44	1,682.44	30.02	0.00
AMERICAN INFOSOURCE LP	Uns	2,502.00	2,502.57	2,502.57	44.65	0.00
JEFFERSON CAPITAL SYSTEMS LLC	Uns	0.00	3,711.76	3,711.76	66.22	0.00
JEFFERSON CAPITAL SYSTEMS LLC	Uns	0.00	294.65	294.65	5.26	0.00
JEFFERSON CAPITAL SYSTEMS LLC	Uns	0.00	706.96	706.96	12.61	0.00
AMERICAN INFOSOURCE LP AS	Uns	0.00	109.59	109.59	1.96	0.00
AMERICAN INFOSOURCE LP AS	Uns	64.99	54.03	54.03	0.96	0.00
WELLS FARGO FINANCIAL NB NA	Sec	3,016.00	3,016.17	3,016.17	3,016.17	0.00
BECKET & LEE, LLP	Uns	3,292.30	3,292.30	3,292.30	58.74	0.00
ALTAIR OH XIII LLC	Uns	7,000.53	7,000.53	7,000.53	124.90	0.00
AMERICAN EXPRESS BANK FSB	Uns	4,161.00	4,161.56	4,161.56	74.25	0.00
PORTFOLIO RECOVERY	Uns	9,486.00	9,486.21	9,486.21	169.25	0.00
PORTFOLIO RECOVERY	Uns	1,715.45	1,715.45	1,715.45	30.61	0.00
JP MORGAN CHASE BANK NA	Sec	251,098.00	268,055.81	24,532.02	24,532.02	0.00

**Scheduled Creditors:**

Creditor <u>Name</u>	Class	Claim <u>Scheduled</u>	Claim <u>Asserted</u>	Claim <u>Allowed</u>	Principal <u>Paid</u>	Interest <u>Paid</u>
PORTFOLIO RECOVERY	Uns	3,296.26	3,296.26	3,296.26	58.81	0.00
PORTFOLIO RECOVERY	Uns	4,124.00	4,124.01	4,124.01	73.58	0.00
LVNV FUNDING LLC	Uns	0.00	5,740.37	5,740.37	102.42	0.00
BUREAUS INVESTMENT GROUP	Uns	0.00	1,742.07	1,742.07	31.08	0.00
PORTFOLIO RECOVERY	Uns	517.22	517.22	517.22	9.23	0.00
JOSEPH T BAMBRICK JR ESQ	Lgl	0.00	2,001.00	2,001.00	2,001.00	0.00
FLEETWOOD BANK	Sec	813.00	NA	NA	0.00	0.00
PELICAN LANDING TIMESHARE	Sec	5,300.00	NA	NA	0.00	0.00
WELK RESORTS GROUP	Sec	9,642.58	NA	NA	0.00	0.00
BERKS EARNED INCOME TAX	Pri	1,191.62	NA	NA	0.00	0.00
BOSCOV'S	Uns	1,703.00	NA	NA	0.00	0.00
JCPENNEY/GECRB	Uns	4,373.00	NA	NA	0.00	0.00
LOWE'S/ GECRB	Uns	790.00	NA	NA	0.00	0.00
MEREDITH BROOKS	Uns	32.76	NA	NA	0.00	0.00
TD BANK, N.A.	Uns	2,885.00	NA	NA	0.00	0.00
THE HOME DEPOT/CBNA	Uns	7,858.36	NA	NA	0.00	0.00
VIVINT, INC	Uns	242.95	NA	NA	0.00	0.00
NAMCO POOLS /TD BANK	Sec	0.00	500.00	500.00	500.00	0.00
NAMCO POOLS /TD BANK	Uns	0.00	2,384.54	2,384.54	42.54	0.00
UNITED STATES TREASURY (IRS)	Pri	37,429.65	18,495.81	18,495.81	18,495.81	0.00
UNITED STATES TREASURY (IRS)	Sec	0.00	18,922.64	18,922.64	18,922.64	0.00
UNITED STATES TREASURY (IRS)	Uns	0.00	3,113.96	3,113.96	55.56	0.00
PA DEPARTMENT OF REVENUE	Pri	5,732.17	449.18	449.18	449.18	0.00
PA DEPARTMENT OF REVENUE	Sec	0.00	4,589.24	4,589.24	4,589.24	0.00
PA DEPARTMENT OF REVENUE	Uns	0.00	31.96	31.96	0.55	0.00

**Summary of Disbursements to Creditors:**

	Claim Allowed	Principal Paid	Interest Paid
<b>Secured Payments:</b>			
Mortgage Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
Mortgage Arrearage	\$ 24,532.02	\$ 24,532.02	\$ 0.00
Debt Secured by Vehicle	\$ 0.00	\$ 0.00	\$ 0.00
All Other Secured	\$ 27,028.05	\$ 27,028.05	\$ 0.00
<b>TOTAL SECURED:</b>	<b>\$ 51,560.07</b>	<b>\$ 51,560.07</b>	<b>\$ 0.00</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Domestic Support Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
All Other Priority	\$ 18,944.99	\$ 18,944.99	\$ 0.00
<b>TOTAL PRIORITY:</b>	<b>\$ 18,944.99</b>	<b>\$ 18,944.99</b>	<b>\$ 0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$ 96,726.37</b>	<b>\$ 1,725.74</b>	<b>\$ 0.00</b>

**Disbursements:**

Expenses of Administration	\$ 8,861.60
Disbursements to Creditors	\$ 72,230.80
<b>TOTAL DISBURSEMENTS:</b>	<b>\$ 81,092.40</b>

12) The Trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the Trustee is responsible have been completed. The Trustee requests a final decree be entered that discharges the Trustee and grants such other relief as may be just and proper.

Date: 11/13/2018

By: /s/ William C. Miller, Esq.  
INTERIM STANDING CHAPTER 13 TRUSTEE

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.